

# **Who Pays? You Pay!**

- **What is Medicare Fraud?**
- **How can I protect myself from Medicare Fraud?**
- **What should I do if I suspect Medicare fraud?**
- **Are speakers available on this subject?**



**DELAWARE HEALTH  
AND SOCIAL SERVICES**  
DIVISION OF SERVICES FOR AGING AND  
ADULTS WITH PHYSICAL DISABILITIES

## What You Should Do If You Suspect Medicare Fraud

### **First**

Call your health care provider or Medicare insurance company for an explanation or clarification of unusual or questionable Medicare charges. The charge you question may be a billing error and easily corrected.

### **Second**

If you continue to have questions or concerns after calling your health care provider or Medicare insurance provider, call

**Delaware Medicare  
Fraud Alert at  
1-800-223-9074**

(Delaware Division of Services for Aging and Adults with Physical Disabilities). Your call is free and confidential.

Please refer to your Medicare Summary Notice when calling to provide pertinent information about the service(s) provided and explain why you believe Medicare should not have paid. Your question or concern will be investigated and you will receive an answer.

## Examples of Medicare Fraud & Abuse

- Billing for services or equipment not received.
- Overcharging for services or equipment.
- Altering claim forms to obtain a higher payment.
- Using another person's Medicare card to obtain medical care.
- Claims for services that are not medically necessary.
- Billing Medicare at a higher rate than non-Medicare patients.
- Additional payments requested even though the co-pay was covered by an insurance company.
- Soliciting, offering, or receiving a kickback, bribe, or rebate.  
For example, paying for a referral of a patient.

# How You Can Protect Yourself From Medicare Fraud



***Review your Medicare Summary Notice (MSN) carefully!***

***Here are some examples to look for:***

- Duplicate payments for the same services.
- Ambulance services you did not receive.
- Payments for home medical equipment while you were in a hospital or nursing home.
- Dates on the MSN that differ from the dates you actually received the service.
- Outpatient services billed while you were in the hospital.

***Ask questions. Consult your provider or your Medicare Office.***

- If you do not understand the charges billed.
- If you do not think you received the billed service.
- If you question whether a service was needed.

***Never !!!***

- Give your Medicare number to anyone other than service providers you know.
- Sign a blank form.

***Avoid !!!***

- Offers of “free” medical tests or supplies in exchange for your Medicare number.
- Health care providers who tell you that the item or service is not usually covered, but they know how to get Medicare to pay for it.



## **About Medicare/Medicaid Fraud and Abuse**

According to research data, \$13 billion of Medicare/Medicaid dollars - **your tax dollars** - are lost due to fraud, waste, and abuse. The vast majority of health care providers are honest. However, \$1 out of every \$7 spent on Medicare and Medicaid, according to experts, is lost to fraud and abuse in areas such as home health care, skilled nursing facilities and durable medical equipment.

# **Who pays?**

# **You pay!**

## **Speakers Available**

Trained senior counselors who represent the Delaware Medicare Fraud Alert program are available to speak to your senior center, civic or church group or other organization. You will learn why knowledgeable Medicare beneficiaries are our best weapon in the battle against Medicare/Medicaid fraud, waste, and abuse, and how to protect yourself from health care fraud. To schedule a presentation, call **1-800-223-9074**. Delaware Medicare Fraud Alert is a community-based outreach program sponsored by Delaware Health and Social Services, Division of Services for Aging and Adults with Disabilities.

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